

March 2026-February 2027
Union

2026 BENEFITS ENROLLMENT

YOUR BENEFITS, YOUR STORY

Benefits to fit your unique situation

3 TIPS

For an easy enrollment

OUR BENEFIT OFFERINGS



Medical & Prescription Drug



Life and AD&D



Dental



Disability



Vision



Additional Benefits

THINGS TO KNOW

3

TIPS FOR EASY ENROLLMENT

1. DON'T WAIT!

Right now is your one chance to choose your benefits until the next annual Open Enrollment period. After this, the only way you'll be able to change your plans before the following enrollment period is if you have a **qualifying life event**, such as getting married or having a baby. **Go to [healthcare.gov](https://www.healthcare.gov) for a full list of qualifying life events.**

2. TO ENROLL OR NOT TO ENROLL?

Review the options available and decide what best meets your needs.

3. UP YOUR BENEFITS IQ

Have questions about your benefit options? Not sure what is right for you? Make sure you contact the TrueAdvocate Team! They are available from 7:30 a.m. - 5 p.m. CST to answer your benefits questions. Just call 888-655-9980 OR email trueadvocate@truenorthcompanies.com.

Wise Consumer Tips

WHAT CAN *you* DO?

Be an educated consumer.

- Don't hesitate to question tests, treatment, procedures and outcomes
- Talk through the results with your doctor and make sure you understand
- Review your EOB to make sure you received the services noted. (EOB's are not detailed for privacy reasons, so contact your physician to request details if needed.)
- Make sure you are seeing the correct care provider for your illness, and that they are in-network
- Use the tools provided on Wellmark.com to assist with finding lowest cost services
- Such as the Health Cost Estimator on the Wellmark site.
- Or the GoodRX app
- Use lower cost pharmacies-not all pharmacies are created equal (Costco is one of the lowest cost pharmacies you can go to, and you don't have to be a member!)
- Fill maintenance medications via mail order for added convenience and lower cost
- Talk to your doctor about tablet splitting
- Get a flu shot at a participating Provider and it will be covered at 100%

CONSUMER CHECKLIST

- ✓ Communicate & Ask Questions
- ✓ Understand Your Test Results
- ✓ Review Your Bills & Benefits
- ✓ Doctor Networks
- ✓ Wellmark Tools
- ✓ Pharmacy Shop
- ✓ Mail Order Medications
- ✓ Tablet Splitting
- ✓ In-Office Flu Shots

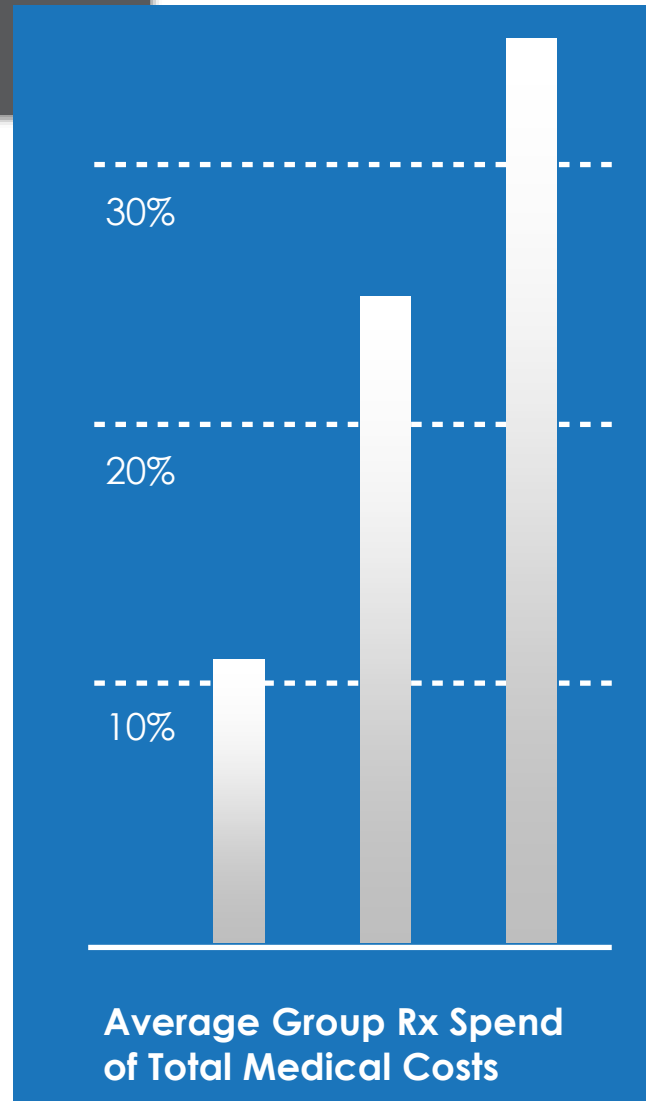
Pharmacy Costs

WHAT WE *cannot* CONTROL

'Why are drug costs increasing?'

- Specialty drug approvals by the FDA are exceeding traditional drug approvals each year
- Specialty Drugs are expensive to make (Research & Development)
- Anti-competitive strategies used by some drug manufacturers restrict access to less costly, high-value generics and therapeutic alternatives
- No transparency, the Buyer is not the Payer

WHAT WE *can* CONTROL



ASK QUESTIONS	WHERE WE PURCHASE	HOW WE FILL	RESEARCH
YOU ARE YOUR BEST ADVOCATE!	NOT ALL PHARMACIES ARE CREATED EQUAL	REVIEW YOUR OPTIONS	KNOW WHO CAN HELP
<ul style="list-style-type: none"> • Is this a generic drug? • What is the cash price? • Do you have any samples? • Are there any alternatives? • Are there any side effects? 	Utilize your resources to research drug prices before you fill your prescription: <ul style="list-style-type: none"> • Good Rx vs. Local Rx • BlinkHealth • Hy-Vee / Mom & Pop shops 	Could you benefit from any of the following: <ul style="list-style-type: none"> • Mail Order • Pill Splitting • 90-day Fill • Dispensing options (time release vs. 2x per day) • Compound Medications 	Many drug manufacturers have patient assistant programs. These programs can provide financial assistance to help access expensive medications at little to no cost.

Medical Plan: Traditional PPO Plan

WELLMARK CONTACT

Phone Number
800-524-9242

Provider Search
www.wellmark.com

To search for a provider.
Visit the site above, click on
"Find a Provider" then choose
"Find a provider or facility" under
"Browse a list of plan"

Select: :
"Wellmark Blue PPO" organization"



IN-NETWORK BENEFITS	Traditional PPO
Deductible	\$1,000 Single \$3,000 Family
Coinsurance	30% In
Out of Pocket Maximum	\$3,000 Single \$9,000 Family
Office Visit Copay	\$25 Primary Care \$25 Specialist \$25 Urgent Care \$0 Doctor on Demand
Preventive Office Copay	Covered at 100%
Emergency Room Copay	\$200 Copay
Prescription Drug	Deductible \$100 Single / \$200 Family \$8 / \$35 / \$50 Preferred Biosimilar/Generic Specialty \$50 Preferred Specialty \$100 Non-Preferred Specialty 50% coinsurance Deductible waived for Tier 1

Monthly Cost	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Employee Cost	\$95.06	\$188.15	\$174.38	\$278.84
City Cost	\$538.66	\$1,066.19	\$988.16	\$1,580.11
Total Cost	\$633.72	\$1,254.34	\$1,162.55	\$1,858.96

For more information Contact your TrueAdvocate at 888-655-9980.

HRA: Health Reimbursement Arrangement

HEALTH REIMBURSEMENT ARRANGEMENT (HRA)

The City will reimburse \$2,000 per year, per person, in medical deductibles, co-pays and co-insurance and prescription deductibles and co-pays.

Each year \$375 of the \$2,000 can be applied toward allowed dental and vision services for each covered person.



HOW DOES MY HRA WORK?

Wellmark has a claim file feed to Tri-Star weekly. Tri-Star will process the claim through the HRA and send you payment if applicable.

HOW DO I FILE A DENTAL/VISION CLAIM?

Complete a Reimbursement Claim form and submit to Tri-Star.

Getting Started

You may register for online access to your benefits account at tristar.summitfor.me
Information you will need to register for online portal access and mobile access:

TPA ID: 127

Employer ID: 109

Participant ID: Number to be assigned once enrolled in plan

Healthcare Hacks

Still need assistance with picking a plan or saving money on healthcare? Don't worry, you have all the right tools at your fingertips!

HEALTHCARE TO GO

Sick but no time to get to the doctor? Try **Doctor on Demand**® instead! Get connected to a board-certified doctor anytime, anywhere through online video chat. Doctors treat non-emergency conditions like:

- Cold & flu symptoms
- Sinus infections
- Pink eye
- Allergies & more

For more information, go to DoctoronDemand.com.

EVEN MORE WAYS TO SAVE

Check out these tools from Wellmark to help you save more and get educated!

- **myWellmark:** Member portal with customized information on your benefits & claims.
- **Blue365:** Receive discounts on gym memberships, fitness equipment & more!
- **ID Theft Protection:** Free protection for members.
- **BeWell 24/7:** Talk to a real person when you have questions about care navigation or need to speak with a nurse.



How To Register

1 HAVE WHAT YOU NEED

Two ways to register:

If you have your Wellmark ID and number:

- Date of Birth
- Last four digits of your Social Security Number

If you DO NOT have your Wellmark ID and number:

- Date of Birth
- Last name
- Full Social Security Number

2 START YOUR ACCOUNT

1. Go to welcome.wellmark.com.
2. Enter your email address and password. (make note of these for future use)
3. Follow the registration process.

3 COMPLETE REGISTRATION

You will receive an email confirmation. Click on 'activate my account' in the email. Do this **within seven days** to prevent your new registration from expiring.

After clicking the link, you can login to **myWellmark**.

FREE MOBILE APP

Manage your healthcare on the go.

1. Download the app from the App Store or Google Play.
2. Sign up for myWellmark.
3. Gain access to:
 - Your benefits, claims and spending
 - Wellness information
 - Your Wellmark ID card
 - Network Providers
 - ... and more.

FEELING BETTER SHOULD BE EASY.

Visit a doctor on your smartphone, tablet or computer virtually anywhere, any time.

 on demand

Getting started is easy.

- Download the Doctor On Demand® app or visit DoctorOnDemand.com.
- Have your Wellmark Blue Cross and Blue Shield member ID card ready.
- Create an account or sign in.



See a doctor in minutes

Getting sick is bad enough without having to get out of bed to see a doctor. With Doctor On Demand, you and your family members can connect face-to-face with a board-certified doctor on your schedule.

Get treatment for:

- Cold and flu
- Bronchitis and sinus infections
- Urinary tract infections
- Sore throats
- Allergies
- Fever
- Headache
- Pink eye
- Skin condition
- Other conditions such as mental health (if covered by your group health plan)¹

¹ Mental health treatment cost share is subject to group plan coverage. Mental health coverage includes psychiatry services and medication management along with treatment for psychological conditions, emotional issues and chemical dependency. For more information, call Wellmark with the number on the back of your ID card.



QUESTIONS? CALL 800-997-6196.

Callers could experience longer wait times between 10 p.m. and 6 a.m. CST or may be directed to schedule an appointment in some instances.

Flexible Spending Accounts

	Benefit Amount
Medical Reimbursement Account	Allows you to pay for unreimbursed medical, dental or vision expenses with tax-free dollars.
	Out of pocket health care expenses include: deductible, co-pays and co-insurance.
	Doctor prescribed prescription drugs and insulin are eligible.
Dependent Care Reimbursement Account	Allows you to pay for dependent care expenses with tax free dollars.
	Care during working hours for children under age 13.
	Care during working hours for disabled spouse, child or parent living with you.
Plan year	Runs from January 1st - December 31 st Claim submission deadline March 31
Medical Reimbursement Account Election	Maximum \$3,400 Rollover: \$680
Dependent Care Reimbursement Account Election	Maximum \$7,500

If you have any questions:

Contact TRISTAR Benefit Administrators at
(877) 944-8224
flex@tristargroup.net

Getting Started

You may register for online access to your benefits account at tristar.summitfor.me
Information you will need to register for online portal access and mobile access:
TPA ID: 127
Employer ID: 109
Participant ID: Number to be assigned once enrolled in plan

Dental Plan

Delta Dental of Iowa | 800-544-0718

www.deltadentalofia.com

To search for a provider, visit
<https://www.deltadentalia.com/fin-d-a-provider/>,
 search Delta Dental Premier



In-Network Services	
Preventive Services	100% covered
Deductible	\$25 Individual \$75 Family
Basic Services	80% covered
Major Services	50% covered
Annual Maximum	\$2,000
Child Orthodontic (up to age 19)	50% covered up to \$1,000 Lifetime maximum

Monthly Cost	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Employee Cost	\$6.42	\$13.12	\$14.02	\$22.30
City Cost	\$36.40	\$74.32	\$79.44	\$126.38
Total Cost	\$42.82	\$87.44	\$93.46	\$148.68

For more information Contact your TrueAdvocate at 888-655-9980.

Vision Plan

EyeMed | 800-939-3633

www.EyeMed.com

HOW TO FIND A NETWORK PROVIDER.

Visit the site above and search in the Insight Network

Save even more when you visit a **PLUS Provider.



Services	Benefit
Exam-1 x every plan year	\$10 copay \$0 copay - PLUS Provider
Contacts (in lieu of glasses)-1x every plan year	\$130 allowance \$180 allowance - PLUS Provider 15% discount over allowance
Frames-1 x every plan year	\$200 allowance \$250 allowance - PLUS Provider 20% discount over allowance
Lenses-1x every plan year	\$10 copay Covered in full: Single Vision, Bifocal, Trifocal, Lenticular, Polycarbonate, Standard Scratch-Resistant Coating, Ultraviolet Screening, Standard Anti-Reflective Coating, Standard Progressives

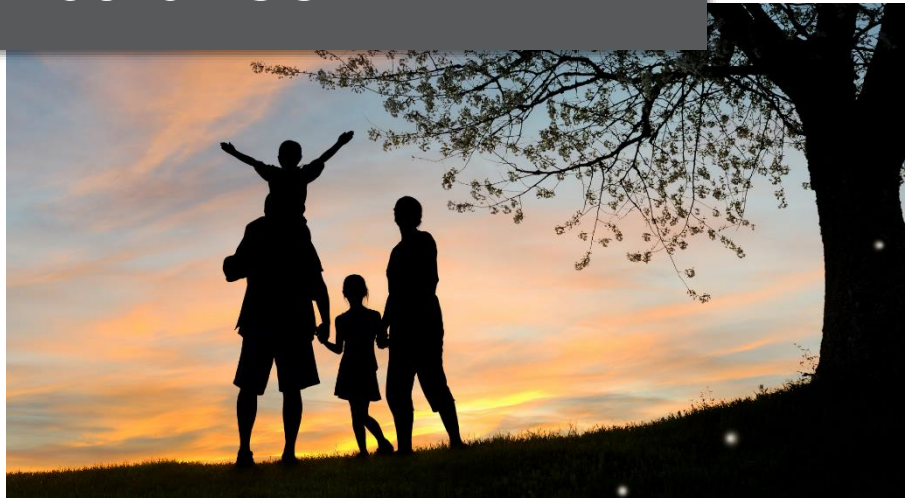
Monthly Cost	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Employee Cost	\$1.63	\$2.96	\$3.47	\$4.36
City Cost	\$9.21	\$16.79	\$19.66	\$24.69
Total Cost	\$10.84	\$19.75	\$23.13	\$29.05

For more information Contact your TrueAdvocate at 888-655-9980.

Life and AD&D Insurance

Symetra | 800-796-3872

www.symetra.com



BASIC LIFE AND AD&D

Life insurance pays a benefit (called a death benefit, which is usually a lump sum) **to a beneficiary** (whomever you choose to receive the benefit) **after your death**. If you have a life insurance policy on a family member (such as your spouse or your child(ren)), you would receive the money if that family member died. This money can help replace your income. **This benefit is paid 100% by North Liberty.**

BASIC LIFE AND AD&D BENEFIT

Life	\$25,000
Accidental Death & Dismemberment	\$25,000

***Contact Human Resources to update your beneficiary.**

VOLUNTARY LIFE AND AD&D

You have the option to purchase a greater amount of Life and AD&D coverage. Decide whether this extra benefit is worth the cost of coverage for you and your family. To figure this out, ask a few questions:
 How would your family's finances be affected if you died?
 How much of your paycheck is used for monthly living expenses?

VOLUNTARY LIFE AND AD&D BENEFITS

Employee	Increments of \$10,000 up to \$300,000 or 5 times earnings. Guarantee Issue up to \$100,000.
Spouse	Increments of \$5,000 up to \$100,000 or 100% of employee. Guarantee Issue 100% of Employee Amount up to \$30,000.
Children	\$5,000 or \$10,000 \$.80 per \$5,000 Guarantee Issue 100% of Employee amount

Voluntary Accidental Death and Dismemberment (AD&D) coverage is an additional \$0.04 per thousand for employee & spouse coverage.

Monthly Cost for Each \$1,000 of Life Insurance Coverage (Employee & Spouse rates based on Employee's age)

Age	<24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Life Rate	.07	.07	.08	.11	.17	.29	.47	.81	1.30	2.43	5.29

For more information Contact your TrueAdvocate at 888-655-9980.

Disability Insurance



Symetra | 800-796-3872

www.symetra.com

If you are unable to work, disability insurance can help replace your income so you can pay your bills and protect your savings.

LONG-TERM DISABILITY

Long-term benefits usually take over when Short-term benefits end. This is often a monthly benefit, either a percentage of your salary or a flat amount.

BENEFITS	SHORT-TERM	LONG-TERM
Benefits Begin	1st day accident/ 8th day illness	90-day Elimination Period
Benefits Payable	For 12 weeks	Social Security Normal Retirement Age (SSNRA)
Percentage of Income Replaced	66 2/3%	60%
Maximum Benefit	Weekly Maximum of \$2,000	Monthly Maximum of \$6,000

For more information Contact your TrueAdvocate at 888-655-9980.

Additional Benefits

Supplemental Insurance Services, Inc.
800-936-6813
supinsurance@supinsurance.com

Voluntary Accident Insurance

City of North Liberty offers a Voluntary Accident Plan through Allstate that gives you a cushion to help cover medical expenses and living costs when you get hurt unexpectedly. This insurance will work in addition to other insurance you may have.

This policy covers things such as Accident Emergency Treatment, Major Diagnostic Exams, Dislocations, Fractures, Accident Follow up Treatment, Physical Therapy, Ambulance Transportation and Accidental Death Benefit.

Voluntary Critical Illness Insurance

Employees may also purchase a Critical Illness policy through Allstate.

The Critical Illness policy pays a lump sum benefit from \$5,000 to \$30,000 to you upon diagnosis of covered conditions to help cover out of pocket expenses and time off work. Some of the covered condition are Heart Attack, Stroke, Renal Failure and Major Organ Transplant.

The plan also includes a wellness benefit.

Voluntary Cancer Insurance

Also available is a Cancer policy through Allstate. The Cancer policy provides payments to insureds for common cancer treatments such as: hospitalization, radiation, chemotherapy, surgery and more.

In addition to coverage for cancer the policy also has an intensive care rider along with coverage for listed specified diseases.

The plan also includes a wellness benefit.

Employee Assistance Programs

EMPLOYEE ASSISTANCE PROGRAM (EAP)

You have access to easy, **convenient and confidential** experienced clinicians and professional staff **24 hours a day**.

The Employee Assistance Program (EAP) is **available to all employees and members of your household**, whether you are enrolled in a medical plan or not.

The EAP can help with challenges like:

- mental wellness
- financial planning
- retirement planning
- stress & anxiety
- substance abuse
- and more



TWO WAYS TO CONNECT

Call **888-327-9573**

The EAP team is available by phone 24 hours a day, seven days a week.

Online Service Request Form

- Go to the EAP website guidanceresources.com
- Click on register
- Enter Organization Web ID: Symetra
- Click register

BENEFIT PORTAL

Homepage

New Hires

Medical Plans

Dental & Vision

HRA & FSA

Life & Supplemental

Employee Assistance Program

Plan Documents & Notices

Need Help?

Benefits Education

Enroll Here



WELCOME TO YOUR BENEFITS PORTAL

Explore this portal and learn more about your benefits to ensure you and your family have the right protection for the next year.



A portal to Benefits & HR information
24/7/365



Access to your TrueAdvocate Team when you need assistance



All you need for a healthcare visit in the palm of your hand

LOGIN AT: www.mynorthlibertybenefits.com



REQUIRED ANNUAL NOTICES

IMPORTANT NOTICES FROM NORTH LIBERTY REGARDING THE GROUP HEALTH PLAN

In compliance with insurance regulations, we provide information regarding the health benefits we offer and what options you have as an employee.



DOWNLOAD YOUR COPY AT



www.mynorthlibertybenefits.com

Need Help?

Contact these Enrollment VIPs for Assistance!

MEDICAL & PRESCRIPTION DRUG

Carrier: Wellmark

Phone: 800-524-9242

Website: www.wellmark.com

LIFE AND AD&D

Carrier: Symetra

Phone: 800-796-3872

Website: www.symetra.com

THIRD PARTY ADMINISTRATOR

Carrier: Tri-Star Benefit Administrators

Phone: 877-944-8224

flex@tristargroup.net

SHORT-TERM DISABILITY & LONG-TERM DISABILITY

Carrier: : Symetra

Phone: 800-796-3872

Website: www.symetra.com

DENTAL

Carrier: Delta Dental

Phone: 800-544-0718

Website: www.deltadentalia.com

ACCIDENT, CRITICAL ILLNESS & Cancer

Carrier: Supplemental Insurance Services

Phone: 800-936-6813

supins@supinsurance.com

VISION

Carrier: EyeMed

Phone: 800-939-3633

Website: www.EyeMed.com

EAP

Carrier: Symetra

Phone: 888-327-9573

Website: guidanceresources.com

FLEXIBLE SPENDING

Carrier: Tri-Star Benefit Administrators

Phone: 877-944-8224

flex@tristargroup.net



DO YOU HAVE QUESTIONS ABOUT YOUR BENEFIT PROGRAMS AND AREN'T SURE WHO TO CONTACT?

The TrueNorth TRUEAdvocate Team is here to help!

Monday - Friday | 7:30 a.m. to 5:00 p.m. CT
For Spanish, please select option 4

Our team can assist with:

- Benefit coverage questions
- Ordering an ID card
- Claim questions and research
- Filing a claim
- Finding a provider
- Choosing a plan that works for you



(888) 655-9980



trueadvocate
@truenorthcompanies.com

